



Order Filed on March 30, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
NEWARK VICINAGE
Caption in Compliance with D.N.J. LBR 9004-2(c)

STERN, LAVINTHAL & FRANKENBERG, LLC
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Roseland, NJ 07068
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Attorney for Secured Creditor,
Seterus, Inc., as authorized sub-servicer for Federal
National Mortgage Association ("Fannie Mae"), a
corporation organized and existing under the laws of
the United States of America.
By: Jeanette F. Frankenberg, Esq.

In Re:

Ralph A Davis

Debtor(s).

Case No.: 15-28859-ABA

Chapter: 13


Hearing Date: March 21, 2017

Judge: Hon. Andrew B. Altenburg Jr.

CONSENT ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

The consent order set forth on the following pages, numbered two (2) through three (3),
is hereby **ORDERED**.

DATED: March 30, 2017


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Debtor: Ralph A Davis

Case No: 15-28859-ABA

Caption: Consent Order Resolving Creditor's Certification of Default

Applicant: Federal National Mortgage Association ("Fannie Mae"),
creditor, c/o Seterus, Inc
Applicant's Counsel: Stern Lavinthal & Frankenberg, LLC
Debtor's Counsel: Mark W. Ford, Esq.
Property Involved ("Collateral"): 3 Stites Avenue, Gloucester City, NJ 08030

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 10 months, from June 1, 2016 to March 1, 2017.
- The Debtor is overdue for 10 payments at \$551.20 per month.
- Less Funds held in debtor(s) suspense \$202.56

Total Arrearages Due \$5,309.44.

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of \$2,000.00. Payment shall be made no later than March 31, 2017.
- Beginning on April 1, 2017, regular monthly mortgage payments shall continue to be made in the amount \$551.20.
- Beginning on April 1, 2017, additional monthly cure payments shall be made in the amount of \$551.57 for 6 months.

3. Payments to the Secured Creditor shall be made to the following address(es):

✓ Immediate payment: Seterus, Inc.
P.O. Box 1047
Hartford, CT 06143

✓ Regular monthly payment: Seterus, Inc.
P.O. Box 1047
Hartford, CT 06143

In the event of Default:

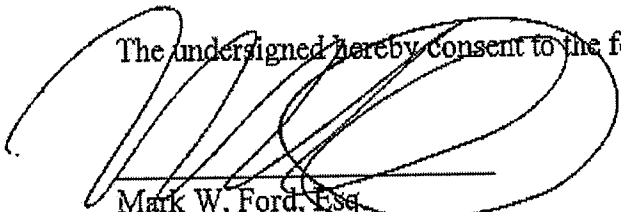
If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

4. Award of Attorneys' Fees:

✓ The Applicant is awarded attorneys fees of \$200.00.

The fees and costs are payable through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order


Mark W. Ford, Esq.
Attorney for the Debtors,
Ralph A Davis

/s/ Jeanette F. Frankenberg, Esq.
Jeanette F. Frankenberg, Esq.
Attorney for Secured Creditor,
Federal National Mortgage Association
("Fannie Mae"), creditor, c/o Seterus, Inc.